

## SUBSTITUTE FORM (RF-3)

### SUMMARY SHEET

Change in rate level produced by rate revisions effective October 5, 2013.

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)<sup>1</sup></u>	(3) <u>Percentage Change<sup>2</sup></u>
9. Fire	\$11,020,058 (est.)	+2.9% (est.)

This filing applies to dwelling fire policies in the State of Illinois.

The following is a description of all changes affecting rates with this filing:

- Modify Claim Free relativity.
- Modify Paid Loss Surcharge relativities.
- Introduce Experience Rating.
- Obsolete the \$50 and \$100 deductible options. No longer allow the \$250 deductible option for new business or by endorsement. Implement mandatory wind/hail deductibles contingent on Coverage A values. Modify deductible relativities.
- Modify Protection Class relativities.
- Modify Insurance Score relativities and modify the Insurance Score Tier movement table.
- Modify Age of Construction relativities.
- Introduce Roof Loss Settlement relativities to replace the Roof Replacement Cost Surcharge relativities and Roof Discount/Surcharge relativities.
- Introduce a 100% Building Ordinance or Law coverage for the Premier program.
- Modify Earthquake rates.
- Modify the Location Minimum Premiums.
- Modify territory relativities.
- Increase the building and contents base rates +11.7% for an overall +2.9% change.

<sup>1</sup> Adjusted to reflect all prior rate changes.

<sup>2</sup> Change in premium level which will result from application of new rates.

Auto-Owners Insurance Company

Cindy LeClear, Assistant Manager – Personal Property Actuarial

**Section 754.EXHIBIT A Summary Sheet (Form RF-3)**

FORM (RF-3)

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision  
effective September 1, 2014.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire	2,381,934	0.9
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain Classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory Organization, specify organization): Adopting ISO's earthquake rules revision

\*Adjusted to reflect all prior rate changes.

\*\*Change in Company's premium level which will result from application of new rates.

AXA Insurance Company

Name of Company

Linda Gross, Corporate Secretary

Official – Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate  
revision effective 06/15/2014 New & Renewals

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire	5,880,795	0.7%
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
<u>Line of Insurance</u>		

Does filing only apply to certain territory (territories) or certain classes?  
If so, specify: No

Brief description of filing. (If filing follows rates of an advisory  
organization, specify organization): Modifying Commercial Property Broadening  
Endorsements

- \* Adjusted to reflect all prior rate changes.  
\*\* Change in Company's premium level which will  
result from application of new rates.

Citizens Insurance Company of America

Name of Company

Gregory A. Popolizio, Senior State Filing Analyst

Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate  
revision effective 06/15/2014 New & Renewals

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire	715,411	1.1%
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
<u>Line of Insurance</u>		

Does filing only apply to certain territory (territories) or certain classes?  
If so, specify: No

Brief description of filing. (If filing follows rates of an advisory  
organization, specify organization): Modifying Commercial Property Broadening  
Endorsements

- \* Adjusted to reflect all prior rate changes.  
\*\* Change in Company's premium level which will  
result from application of new rates.

Citizens Insurance Company of Illinois  
Name of Company

Gregory A. Popolizio, Senior State Filing Analyst  
Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate  
revision effective 06/15/2014 New & Renewals

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire	2,936,799	0.9%
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
<u>Line of Insurance</u>		

Does filing only apply to certain territory (territories) or certain classes?  
If so, specify: No

Brief description of filing. (If filing follows rates of an advisory  
organization, specify organization): Modifying Commercial Property Broadening  
Endorsements

- \* Adjusted to reflect all prior rate changes.  
\*\* Change in Company's premium level which will  
result from application of new rates.

Hanover Insurance Company  
Name of Company

Gregory A. Popolizio, Senior State Filing Analyst  
Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate  
revision effective 06/15/2014 New & Renewals

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire	5,129,144	0.4%
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
<u>Line of Insurance</u>		

Does filing only apply to certain territory (territories) or certain classes?  
If so, specify: No

Brief description of filing. (If filing follows rates of an advisory  
organization, specify organization): Modifying Commercial Property Broadening  
Endorsements

- \* Adjusted to reflect all prior rate changes.  
\*\* Change in Company's premium level which will  
result from application of new rates.

Massachusetts Bay Insurance Company  
Name of Company

Gregory A. Popolizio, Senior State Filing Analyst  
Official - Title

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 2/1/2014

(1) <u>Coverage</u>		(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire	2,619,612	-0.2%
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Please see explanatory memo.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will  
result from application of new rates.Selective Insurance Company of  
America (SICA)

Name of Company

Debra Maizys – AVP C/L Pricing  
Official - Title

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 2/1/2014

(1) <u>Coverage</u>		(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire	5,439,694	-0.3%
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Please see explanatory memo.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

Selective Insurance Company of  
South Carolina (SICSC)  
Name of Company

Debra Maizys – AVP C/L Pricing  
Official - Title



## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 2/1/2014

	(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire	1,191,831	-0.4%
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Please see explanatory memo.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

Selective Insurance Company of  
the Southeast (SICSE)

Name of Company

Debra Maizys – AVP C/L Pricing  
Official - Title